

Fill in this information to identify the case:

Debtor 1 Tiffany Latrice RossDebtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Southern District of Mississippi

Case number 23-00630

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Cadence BankCourt claim no. (if known): 1Last 4 digits of any number you use to
identify the debtor's account: _____8 6 7

Date of payment change:

Must be at least 21 days after date
of this notice06/01/2025

New total payment:

\$ 1,409.00

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 635.06New escrow payment: \$ 712.06**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Tiffany Latrice Ross
First Name Middle Name Last Name

Case number (if known) 23-00630

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X/s/ Lauren Copeland

Signature

Date 04/22/2025

Print:

Lauren Copeland

First Name Middle Name Last Name

Title Bankruptcy Specialist

Company

Cadence Bank fka BancorpSouth Bank

Address

P O Box 1727

Number Street

Tupelo

City

MS

State

38802

ZIP Code

Contact phone

662-620-3908

Email lauren.copeland@cadencebank.com

Cadence Bank - Portfolio
 2778 w jackson street
 Tupelo MS 38801

111-555-1111

TIFFANY LATRICE ROSS
 1500 NORTHLAKE CIR
 JACKSON MS 39211

YOUR LOAN NUMBER: 57

DATE: 04/18/25

*** ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS ***

PLEASE REVIEW THIS STATEMENT CLOSELY - YOUR MORTGAGE PAYMENT MAY BE AFFECTED. THIS STATEMENT TELLS YOU OF ANY CHANGES IN YOUR MORTGAGE PAYMENT, ANY SURPLUS REFUNDS, OR ANY SHORTAGE YOU MUST PAY. IT ALSO SHOWS YOU THE ANTICIPATED ESCROW ACTIVITY FOR YOUR ESCROW CYCLE BEGINNING 06/01/25 THROUGH 05/31/26.

----- ANTICIPATED PAYMENTS FROM ESCROW - 06/01/25 THROUGH 05/31/26 -----

HOMEOWNER/FIRE	4963.00
COUNTY TAXES	2533.53

TOTAL PAYMENTS FROM ESCROW	7496.53
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MONTHLY PAYMENT TO ESCROW	624.71 (1/12TH OF ABOVE TOTAL)
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----- ANTICIPATED ESCROW ACTIVITY - 06/01/25 THROUGH 05/31/26 -----

MONTH	TO ESCROW	FROM ESCROW	DESCRIPTION	ANTICIPATED	REQUIRED
-ANTICIPATED PAYMENTS-				-- ESCROW BALANCE COMPARISON --	
ACTUAL STARTING BALANCE				1442.39	2498.85
JUN 25	624.71			2067.10	3123.56
JUL 25	624.71			2691.81	3748.27
AUG 25	624.71			3316.52	4372.98
SEP 25	624.71			3941.23	4997.69
OCT 25	624.71			4565.94	5622.40
NOV 25	624.71			5190.65	6247.11
DEC 25	624.71	2533.53	COUNTY TAXES	3281.83	4338.29
JAN 26	624.71			3906.54	4963.00
FEB 26	624.71			4531.25	5587.71
MAR 26	624.71	4963.00	HOMEOWNER/FI ALP	192.96	1249.42
APR 26	624.71			817.67	1874.13
MAY 26	624.71			1442.38	2498.84

----- DETERMINING THE SUFFICIENCY OF YOUR ESCROW BALANCE -----

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS LESS THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SHORTAGE. YOUR ESCROW SHORTAGE IS -1056.46.
 NOTE - THIS SHORTAGE THAT WILL BECOME PART OF YOUR MONTHLY PAYMENT

WILL BE COLLECTED FOR A PERIOD OF 12 MONTHS FROM JUNE 01, 2025.

IF THE ANTICIPATED LOW POINT BALANCE (ALP) IS GREATER THAN THE REQUIRED BALANCE (RLP), THEN YOU HAVE AN ESCROW SURPLUS. YOUR SURPLUS IS 0.00. DEPENDING ON THE AMOUNT AND APPLICABLE FEDERAL AND STATE REQUIREMENTS, THE SURPLUS FUNDS WILL EITHER BE SENT TO YOU IN THE FORM OF A CHECK OR APPLIED TO FUTURE PAYMENTS.

----- CALCULATION OF YOUR NEW PAYMENT AMOUNT -----

PRINCIPAL & INTEREST	696.94
ESCROW (1/12TH OF ANNUAL ANTICIPATED DISBURSEMENTS AS COMPUTED ABOVE)	624.71
PLUS: OPTIONAL INSURANCE PREMIUMS	0.00
PLUS: REPLACEMENT RESERVE OR FHA SVC CHG	0.00
PLUS: SHORTAGE PAYMENT	88.03
MINUS: SURPLUS CREDIT	0.00
ROUNDING ADJUSTMENT	-0.68
MINUS: BUYDOWN/ASSISTANCE PAYMENTS	0.00

BORROWER PAYMENT STARTING WITH THE PAYMENT DUE 06/01/25 1409.00
 NOTE: YOUR ESCROW BALANCE MAY CONTAIN A CUSHION. A CUSHION IS AN AMOUNT OF MONEY HELD IN YOUR ESCROW ACCOUNT TO PREVENT YOUR ESCROW BALANCE FROM BEING OVERDRAWN WHEN INCREASES IN THE DISBURSEMENTS OCCUR. FEDERAL LAW AUTHORIZES A MAXIMUM ESCROW CUSHION NOT TO EXCEED 1/6TH OF THE TOTAL ANNUAL ANTICIPATED ESCROW DISBURSEMENTS MADE DURING THE ABOVE CYCLE. THIS AMOUNT IS 1249.42. YOUR LOAN DOCUMENTS OR STATE LAW MAY REQUIRE A LESSER CUSHION. WHEN YOUR ESCROW BALANCE REACHES ITS LOWEST POINT DURING THE ABOVE CYCLE, THAT BALANCE IS TARGETED TO BE YOUR CUSHION AMOUNT.

YOUR ESCROW CUSHION FOR THIS CYCLE IS 1249.42.

YOUR ANTICIPATED ESCROW BALANCE CONSISTS OF THE FOLLOWING DETAIL (AN * NEXT TO AN AMOUNT INDICATES THIS IS A TOTAL THAT REPRESENTS MORE THAN ONE PAYMENT TO OR DISBURSEMENT FROM ESCROW):

ESCROW PAYMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

02/25	635.06	03/25	635.06	04/25	1270.12	*
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ESCROW DISBURSEMENTS UP TO ESCROW ANALYSIS EFFECTIVE DATE:

00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00
00/00	0.00	00/00	0.00

CERTIFICATE OF SERVICE

I hereby certify that this day a true and correct copy of the foregoing Notice of Mortgage Payment Change was served via ECF system to the following:

Hon. James L Henley Jr.; jlhenley@jlhenleych13.net

Hon. Thomas Rollins Jr; trollins@therollinsfirm.com

I further certify that a true and correct copy of the foregoing Notice of Mortgage Payment Change was mailed first class mail, postage prepaid to the following:

Tiffany Latrice Ross
1500 Northlake Circle
Jackson, MS 39211

This is the 22nd day of April, 2025.

/s/Lauren Copeland
Cadence Bank;
Lauren Copeland
Bankruptcy Specialist